



ChexAdvisor Educational Report

Offered by Chex Systems, Inc. (ChexSystems®) for Credit Builders Alliance Members

Consumers want to build a strong financial history

From buying their first car to planning for retirement, consumers face a lot of obstacles with ensuring they stay on the right path for positive financial health. Understanding what is in their credit report is an important first step.

However, a traditional credit report only gives part of the consumer's history. There are other entities that track alternative consumer performance information, such as payment, utility, loan and bank account origination or closure history.

Consumers need a way to educate themselves on what is contained within their consumer file at alternative data sources.

ChexAdvisor Educational Report

The ChexAdvisor Educational Report gives consumers insight into what information a lender using ChexSystems data might see. Companies use ChexSystems products, sometimes along with other data providers (such as a credit bureau or other alternative data provider) to determine if they will:

- Open a bank account
- Issue a new auto loan or lease
- Approve a credit card
- Issue a short-term or installment loan
- Turn on a new utility or phone service

The ChexAdvisor Educational Report is designed to help one better understand from the types of data ChexSystems might share through its products.

CHEXADVISOR EDUCATIONAL REPORT

Personal Information

- Name, Address, SSN, DOB, Phone, Driver's License

Events

- Account Inquiries (DDA)
- Account Inquiries (Credit)
- Account Inquiries (Check Cashing)
- Forced Account Closures (DDA)
- Check Print Orders
- Returned Retail Items

Score

- Calculated numerical value derived from events contained in a consumer's file

ENRICH YOUR FINANCIAL EDUCATION PROGRAMS AND EDUCATE YOUR CONSUMER

ChexSystems®

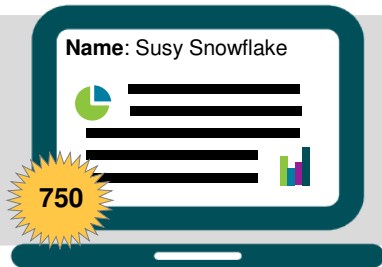
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Easily incorporated into your financial education programs



Consumer provides identifying information and written consent to pull an educational report



CBA Member utilizes the eAccess web portal to request the consumer's report



Report can be printed for educational review with the consenting consumer

Since the report is generated for educational purposes, the inquiry does not affect the consumer's score, ChexSystems' risk models or other calculated attributes within ChexSystems. This type of inquiry is considered a "soft posting," and is provided solely for educational purposes with the written consent of the consumer.

Resources to help you and your consumer

Once your consumer has their report – what's next?

ChexSystems makes several educational materials available to CBA Members to help understand the content of the ChexAdvisor Educational Report, as well as understand ChexSystems overall. Should the consumer have further questions or if a consumer would like to receive a free copy of their consumer disclosure report from ChexSystems, they can be directed to:

Online: www.ChexSystems.com

Phone: 1.800.428.9623

Fax: 602.659.2197

Mail:

Chex Systems, Inc.
Attn: Consumer Relations
7805 Hudson Road, Suite 100
Woodbury, MN 55125

To ensure prompt delivery of their consumer report, visit www.chexsystems.com for a request form.

Contact Us

For more information on how ChexAdvisor Educational Report can help your consumers on their road to achieving financial health, please contact **Credit Builders Alliance** at:

Website: www.creditbuildersalliance.org | **Email:** joinus@creditbuildersalliance.org | **Phone:** 202.730.9390